

EXHIBIT 13



STATE OF NEW YORK)
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COUNTY OF NEW YORK)

CERTIFICATION

This is to certify that the attached translation is, to the best of my knowledge and belief, a true and accurate translation from Spanish into English of the attached article entitled "Santander's profits increase by 10%, spurred on by Brazil."

A handwritten signature in black ink, appearing to read 'KH', written over a horizontal line.

Ken Hetzel, Director of Operations
Geotext Translations, Inc.

Sworn to and subscribed before me

this 10th day of January, 2018.

A handwritten signature in black ink, appearing to read 'Kristen Duffy', written over a horizontal line.

KRISTEN DUFFY
NOTARY PUBLIC-STATE OF NEW YORK
No. 01DU6121852
Qualified In Queens County
My Commission Expires 01-31-2021

[...]

Santander's profits increase by 10%, spurred on by Brazil

[...]

Banco Popular loses 122 million and finalizes the sale of its bank in Florida

R.L. Madrid

In the four short months since Banco Popular went on Santander's books it has lost 122 million, after its buyer had applied 300 million as a restructuring cost. Without this impact it would have earned 178 million. Banco Popular's accounts in arrears have decreased from 20% to 11% after its construction and real estate business was parked in a vehicle controlled by Blackstone. Loans have fallen by 3% in the last quarter. According to Santander they are now stable, "even growing a little." Deposits have been recovered in the amount of 10 billion, half of what they were. "The return of corporate and institutional deposits is always quicker, but the recovery of retail customers, especially small-to-medium enterprises (SMEs), is looking good and we are pleased," noted José Antonio Álvarez. 60% of the amount of Santander's compensation bond has already been covered, which bond was offered to Banco Popular customers who lost their money in the capital increase of 2016.

Santander stated yesterday that "in the upcoming weeks" it will begin to negotiate with the unions regarding adjustments to central services. This will affect both Banco Popular and Santander España (Spain).

Santander also stated that the sale of TotalBank, the bank that Banco Popular had in Florida, is imminent. According to Reuters, the transaction with the Chilean business group BCI is just about to close for an amount of around USD 400 million (EUR 342 million). This is the same buyer that was negotiating with Banco Popular before it was integrated into Santander. These would be the first large gains from Banco Popular since the intervention.

Álvarez is asking Europe for a formula to "buy time" when a bank is in resolution

When asked about the resolution, Álvarez said that it is "necessary" to find a formula that will make it possible to "buy time" when a bank is not viable.

[...]

